A MORE CHEERFUL OUTLOOK.

Bank Reform from a Bank Standpoint and a Popular Standpoint.

Notwithstanding the various rumors industriously circulated during the past couple of days of failures, embarrassments in banks and other ominous signs of fresh disaster, the general monetary situation continues to show marked improvement in all departments. Some effect was produced on Wednesday by the cumulative reports that were sent abroad of another impending crisis. Statements already contradicted were then repeated only to be again contradicted, and yesterday other seeds of distrust were sown broadcast about the street bearing unmistakable evidence of the source whence they came. These, however, were but lightly regarded, the undoubted proof given by the Bank of England, in its reduction of the bank rate to eight per cent, of belief in our returning convalescence and remarkable recuperative power serving to neutralize all the efforts of the bears in this respect. There are various reassuring signs in the general situation to warrant this result, and it is treely recognized that the outlook is clearer, better and in many respects more satisfactory. In the first place, the banks, although not condescending yet to publish an official or rather formal statement of their condition, announce themselves as large gainers in the item of legal tenders which go to make up their reserve, while the current money rate SEEMS TO GIVE ASSURANCE

contraction. It would certainly be more satisfactory to the public to know exactly how each bank stands, alike in regard to its deposits and loans and discounts as to its reserve; but while the Bank Examiner neglects to perform his duty in this respect we must only be satisfied with such information as bank officers themselves choose to give. This shows the aggregate condition to be healthily improving, but, with the language of the Clearing Honse Committee's report in view, permits the existence of grave fear as to the condition of some THE MEETING OF THE CLEARING HOUSE ASSOCIA-

TION was an important one, and, although without definite action upon the immediate subject matter in hand—viz., the report of the committee, already published, proposing certain reforms in the present system-was significant in the evidence it presented of a growing disposition on the part of the banks to accept President Grant's suggestion, which is likely to obtain a stronger recommendation in his message from the events of to-dayviz., free banking. In other words, five of the

principal banks by their withdrawal from the meeting and one by its absence protested against the movement of the Clearing House Association to establish itself as a supervisory authority in the dealings between the banks and their customers. thus putting on record their acknowledgment of the fact that the people are the best judges of

thus putting on record their acknowledgment of the fact that the people are the best judges of what constitutes sound banking, and neither the government nor any aggregate number of bank presidents has the right to prescribe rules for the management of a banking business, either in respect to expansion or contraction, any more than to dictate what a newspaper should publish. A free banking system is as much a right of the people as a free pressitie former being as essential to financial liberty of action as the latter is to polifical, social and religious liberty. The meeting was called to order at about one P. M., and remained in session until fitteen minutes bast three P. M. All of the banks of the association were represented, excepting the Chemical Bank. A motion was made in the early part of the session to lay the report on the table, which was lost, as was also a motion, which was limmediately made thereupon, to posipone action on the report for 60 days. Mr. Vall, representing the Bank of Commerce, then withdrew, and was immediately followed by the representatives of the Grocers', Metropolitan and State of New York. Later the representatives of the Aercantile, Pourth National and Bank of New York retired from the meeting upon the plea of business requiring their return to their respective banks. A motion was then made for the acceptance of the report as a whole, which was lost, whereupon the meeting proceeded to a consideration of the report as a whole, which was lost, whereupon the meeting proceeded to a consideration of the report by sparate sections. Sections 1 to 19 were passed over without discussion. Article 20 was AMENDED

poration firm or individual excepting upon regularly in-corporated banks located in the cities of New York Brooklyn, Jerses Cliv and Hoboken, which banks shall be subject to an examination of their condition by a com-mittee of the Clearing House whenever deemed neces-mittee of the Clearing House whenever deemed neces-

That it will not receive upon deposit as cash from dealers checks drawn otherwise than upon banks which are members of this association, or upon such regularly incorporated banks as heretooree provided by article 20.

A motion then followed to allow three per cent interest on deposits, which was voted down by a large majority. It will be noticed that this is also in accordance with a suggestion of President Grant. The meeting also evinced much feeling in opposition to the certification of checks—a matter, it may be said, which, when practised without a security to cover the amount of the check, is simply a fraud upon the public, and belongs rather to the control of the courts than of the associated bank presidents.

The meeting adjourned, to meet on Tuesday next.

The meeting adjourned, to meet on Tuesday next.
This same report promises yet to furnish some interesting developments of an instructive, if not sensational, nature. It is at present subjected to some very harsh criticism, and many of the opinions and strictures there put forth with such dogmatic utterance are variously and indignantly canvassed. It has brought into antagonism the views of men willing, anxious and determined to realize all the profits permissible under the the views of hen whing, anxious and determined to realize all the profits permissible under the national banking system, with those who dread in this realization the extingaisment of the system. In any event, it represents only a family difference, both parties being desirous of perpetuating the present system, while

THE TRUE INTEREST OF THE PUBLIC calls for a bank reform that shall be national in

present system, while

THE FUELENTEREST OF THE FUELAC

calls for a bank reform that shall be national in
its character, not a mere reform in national banking. What is wanted is free banking without
government aid or interference except to enjoin
a proper security for circuintion and an honest administration on the part of bank officials—in other
words, police supervision only. There is danger of
a disagreement among the associated banks upon
this report and plan of reorganization, with the
possibility of two Clearing houses. This would only
embarrass business, work demoralization in bank
aims and uses, and bring discredit upon the commercial metropolis. Congress should look to it,
when it comes to deal with this feature of the
financial problem, that our banking system rest
more firmly with the people, on the people, for the
people, and grow and nourism as it finds rayor with
them, ineets their wants and requirements, and
by honest management challenges their support.
The present system is faulty in this respect, that it
is half held out, as it were, to the people by the
government, a benefit conferred upon them instead
of being the simple emanation of a public need.
There is much

of being the simple emanation of a public need.

There is much

MATTER FOR THOUGHTFUL CONSIDERATION
On the part of our legislators in this examination of our banking system. For some years back there has been a growing disposition to bring the government into intimate relations with the business of the country by imposing upon it duties which more properly belong to the people themselves. This has grown to such dimensions that it is now seriously asked of government to assume control of the railroads, in the interest of cheap transportation, and the government itself proposes to run opposition to the many well governed, capably managed savings institutions throughout the States, and establish a postal savings bank. We have had one United States Bank, and this ought to be sufficient experience in that line. There can have had one United States Bank, and this ought to be sufficient experience in that line. There can be no doubt of the excellence of the idea of a postal ravings oank under certain circumstances. It works admirably, it is said, in England. So it may; but England is differently governed from this rountry. Under a monarchical system government may assume and exercise without hurt or damage paternal duties which in a republic are
ABBORRENT TO THE SENSE OF INDIVIDUAL SOVERBURGETY.

and can only be relegated to governmental assumption at the sacrifice of so much of freedom. There is danger of Casarism in finance, as in all other departments of social life, and it were well that its rariiest approaches were encountered with vigoraus opposition.

as opposition.

In making a general survey of the monetary stuation not the least satisfactory aspect of it, in In making a general survey of the monetary situation not the least satisfactory aspect of it, in the sense of recovery, is the gradual reopening of factories and other establishments where much labor is employed. It is notleable that this resumption of activity in the manufacturing industries is accompanied by a readjustment of the relations between labor and capital. In other words, there has been generally applied among the operatives a new schedule, either in respect to time or wages, which works the same result in both cases. There is a significance in this that deserves not to be overloosed. It is the sign that the time has come, when with the carintare in

MONETARY SITUATION.

THE MONETARY SITUATION.

Other values, labor must accept a corresponding reduction from the high figures which prevailed during the war, and which have since, with few exceptions, been maintained.

The war sentiment aroused by the Spanish butcheries in Cuba has helped in a considerable when men were largely influenced by their fears, when doubt and distrust existed on all sides, and the situation from day to day dragged its slow when doubt and distrust existed on all sides, and the situation from day to day dragged its slow when doubt and distrust existed on all sides, and the situation from day to day dragged its slow when doubt and distrust existed on all sides, and the situation from day to day dragged its slow when doubt and distrust existed on all sides, and the situation from day to day dragged its slow when doubt and distrust existed on all sides, and the situation from the high figures which prevailed during the war, and which have since, with lew exceptions, been maintained.

The war sentiment aroused by the Spanish butcheries in Cuba has helped in a considerable during the war, and which have since, with lew exceptions, been maintained.

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The war sentiment aroused by the Spanish butcheries in Cuba has helped in a considerable during the war, and which have considerable during the war, and which have considerable during the war, and which have considerable during the second Day's Inquest—Evidence—The Engineer—The Engineer—The Engineer—The Engineer—The Engineer—The Engineer—The Engineer—The Engi

to which the popular heart responded by closing up the previously disorganized ranks and presenting a solid front to the enemy. It was a distraction, at all eyents, and broke the dull monotony of gloom that had filled men's minds. In this way it did good, as it brought animation, a fresh purpose and new endeavor to bear where apathy was becoming dangerously prevalent. Present indications would seem to justify the conclusion that we have seen the worst of the panic—that is, in respect to its developing further signs of grave inherent weakness in our financial system. Much distress will, of course, remain to be dealt with as we know best. But of any fresh disaster that would intensify the situation there does not seem to be much room for apprehension. The English market, too, shows signs of recovery from its sympathetic measiness with us, and all the indications are that Congress will assemble with the country suffering from grave financial list it is true, but patient, hopeful, anxious to discover some means of relief in legislation, yet watchful that such legislation shall be based on sound, conservative principles, calculated to endure the strain of our yearly activities, without danger of undue expansion or contraction at any time.

The stock market throughout yesterday, with intervals of a fractional reaction, was, taking the whole day's operations,

The stock market throughout yesterday, with intervals of a fractional reaction, was, taking the whole day's operations,

CONFIDENT AND BUOVANT.

Gold took a lower range upon the continued shipments from the other side, and from the tone of the Washington despatches, which still speak expectantly of a pacific solution of our present difficulty with Spain. This was further helped by the positive statement from Washington, on the authority of our Consul at Havana, that only 53 of the people taken on board the Virginius had been executed, and that no executions had taken place since the 8th inst. This information was given as being direct from Santiago de Cuba. It is scarcely necessary to add that the general opinion in respect to this was that it was 53 too many. The difference of feeling which prevailed at the meeting of the Clearing House, together with the secession of some of the papiers, contains also
ASSURANCE OF THE BETTER CONDITION OF THE BANKS. With the whole system of national banking under jealous supervision they would not be likely to quarrel among themselves unless they felt themselves strong enough to stand alone. During the early days of the panic they would not be likely to quarrel among themselves unless they felt themselves of mutual support for mutual safety. Now that they are willing to disagree the inference is natural that they can afford it. Will not the Comptroller of the Currency, however, instruct the Bank Examiner to do his duty in the premises and let the public know before Congress assembles, how each bank in this city actually stands, and stop these repeated bear rumors respecting their condition?

Specie Payments.

The meeting of the Chamber of Commerce, which was to have been held this afternoon for the further consideration of Mr. A. A. Low's paper in relation to the financial crisis, was postponed until the 28th inst.

THE ALDERMEN.

One of the Commissioners of Charitable Corrections Confirmed-The Comptroller's Quarterly Report and \$700,000 Contingency Fund.

A regular session of the Aldermen was held yes-terday, President Vance presiding. The Clerk of the Board was authorized to appoint two assistants at \$1,500 per year. Mr. Van Schaick moved that the Fireless Engine Company be empowered to work their machines on any railroad line above Fourteenth street, subject to the provisions of chapter 14 of the Laws of 1873. The scheme is to replace horses on street railroads, and, although Mr. Morris wanted it referred to a committee, the resolution was rushed through with so much haste

resolution was rushed through with so much haste that no members had an opportunity to investigate the merits of the thing that is likely to get a foothold in consequence.

The Compiroller sugmitted his quarterly report, ending October 31, 1873, and Mr. Monheimer moved that 500 copies be printed in document form. He stated that it was very important, as it contained the sums paid to these examiners, Taintor, Alcott and others, and eight or ten detectives. The people wanted to know something about the sums paid to those men. The resolution was carried.

Mr. Morris moved to take from the table the Mayor's nominees for Commissioners of Charitable Corrections. The vote stool:

YEAS-Messrs. Billings, Vance. Cooper. Ottendorfer, Chausen Morris, Monheimer, Van Schauek and Flangan, Nays-Messrs. Falconer, Kehr, Koch, Lysagh and

Mr. Monais then moved the confirmation of R.

Mr. Morris then moved the confirmation of R. B. Nesbitt as one of the commissioners.
Mr. Krin: considered the law an infamous encroachment upon the civil rights of the people, in that a parent dare not send a child for a pail of beer without subjecting it to arrest.
Mr. Monrishki moved to substitute the name of William Biake for Mr. Nesbitt. This was lost by the following vote—il hays and 3 yeas, Messrs, Morris, vance and Billings.
The Board then took a vote on the confirmation of Mr. Nesbitt. It stood yeas 8, mays 6, the affirma-

Morris, vance and Binings.

The Board then took a vote on the confirmation of Mr. Nesbitt. It stood yeas 8, nays 6, the affirmative being Mossrs. Billings, Vance, Cooper, Fianagan, Kehr, Monneimer, Morris and Van Schaick, and the nominee was declared confirmed.

Mr. Van Schaick asked that the item of "miscellaneous," including Mr. Green's contingencies of \$700,000, which at the last meeting had been referred to the Committee on Repairs and Supplies, be referred to the Finance Committee, of which he is chairman.

Mr. MONHEIMER said that the whole trouble was

the Comptroller's request for \$700,000 for con-ngencies. He wanted no compromise with the comptroller, and said he would not vote for the propriation unless it was fully explained. A solution to transfer the matter from the Com-littee on Repairs and Supplies to the Finance Com-littee was defeated. Among the items in the quarterly report of dis-

Contingencies, Legislative Department		bursements sent in by the comptroller are to lowing payments made in the last quarter:-	
For Department 32 Fourth avenue improvement 32 Interest on city deut 42 Lamps and gas 64 Maintenance and government of parks 16 Charities and Correction 26 Police rand 70 Salaries Department of Finance 17 Salaries Department of Finance 18 Salaries, Law Department 18 Salaries, Law Department 18 Salaries, Law Department 18 Salaries Law Departmen		Contingencies, Legislative Department Contingencies, Law Department	
Lamps and gas Maintenance and government of parks Maintenance and correction Charities and Correction Police fund Salaries, Department of Finance Salaries, Public Works Salaries, Law Department Salaries, Legislative Department The total disbursements are, for the		Fire Department	315,000
Salaries, Department of Finance. (Salaries, Public Works Salaries, Law Department Salaries, Legislative Department The total disbursements are, for the		Lamps and gas Maintenance and government of parks Charities and Correction	677,821 105,327
The total disbursements are, for the		Salaries Department of Finance.	56,79
	THE PERSON	The total disbursements are, for the	three

THE CITY TREASURY.

Comptroller Green reports the following payments into the city and county treasury yester

asy:-	
From taxes of 1873 and water rents. From arrears of taxes, assessments and interest. From collection of assessments and interest. From market rents and fees. From market rents and fees. From permits to tap water pipes. From Bureau of Permits, Mayor's office. From licenses, Mayor's office.	16,60 2,10 36 3,97 12
Total	\$2,5.62

THANKSGIVING DAY.

Mayor Havemeyer has issued the following proc

lamation: - Maron's Office, New York, Nov. 20, 1873. lamation:

Mayon's Office, New York, Nov. 20, 1873.

The exemption of our city during the present year from pestilence, while some of our sigler cities have been sorely afflicted, and the numberless bounties and pless lings which we have received from a beneficient Grant, call for the gratery recognition of our prople title observance of the 27th inst, set apart by the President of the United States and the Governor of this State as a day of public thinking lying and prayer; and I would recommend the suspension of all business on that day, and that the liberality of our citizens be extended to the poor and unfortunate among us, to enable them to participate in the enipoyments of this religious festival.

Given under my hand and seal at the Mayor's office, this twentieth day of November, in the year of our Lord one thousand eight hundred and seventy-three.

W. F. HAVEMEYEM.

FATAL ACCIDENTS.

MORRESTOWN, N. J., Nov. 20, 1873. Mordant Young, supposed to be a French-man, was killed at the Lunatic Asylum yesterday by the falling of a scaffold plank. He was So years old and had lost the thumb of the left hand. He had been an officer in the Crimean, Italian and American wars, and is supposed to have been hitherto unaccustomed to working as a laborer. He had no effects but a card of a butcher at 12s Forsyla street, New York, with "99 Ridge street" written on the back.

PORTLAND, Me., Nov. 20, 1873. The brig Elizabeth Winslow, from Cupa, arrived lo-day, bringing the body of a seaman named Strops, who was killed yesterday by a rope strik-ing across his throat, severing the jugular vein.

BOSTON, NOV. 20, 1873. Patrick Brackett, a laborer, aged 35, at work on the roof of a new building on Washington street, to-day fell from the roof to the cellar, a distance of so feet, and was instantly killed.

SIX THOUSAND DOLLARS STOLEN

BUFFALO, N. Y., NOV. 20, 1873. An adroit thief snatched the pocketbook of C Fallinger, an Ohio cattle drover, from the counter of the Marine Bank, in this city, to-day. It contained a check drawn by L. I. Crocker for \$6,000, \$72 in currency and valuable papers.

The second day's proceedings of the Harlem boiler explosion inquiry were renewed yesterday at eleven o'clock at the Coroner's office, before Coroner Ressler and the jury, whose names have been aiready published in the HEBALD. There was the same array of counsel as on the previous day. The principal facts developed by the evidence were that very few of those who had most to do with the boller knew anything about the power of steam, and that the contractor's opinion, as given yesterday, was that the cause of the explosion was the defectiveness of the boiler, which defect was not discovered by him until after the explosion.

JOHN C. DAGGETT RECALLED. The Coroner stated that at the request of some of the jurymen he would recall John C. Daggett. The witness was then cross-examined on several technical points by the foreman of the jury, Mr. Jackson. The witness stated that he had misunderstood the meaning of the question put to him vesterday by the Coroner as to whether he had charge at any time of the boiler which had exploded. He said that his business was to attend to the hoisting engine, but that several times, acting under the instructions of Mr. Barnum, the engineer, he had examined in his absence the water gauges and attended to them. He testified that he never remembered seeing the crack in the boiler spoken of by previous witnesses; if there had been any crack in the boiler he would most likely have seen it; saw no white lead on any part of the boiler; at the time of the explosion the workmen were trying to put rollers under the platform; could not say positively if the boiler stood level or not at the time of the explosion; in the absence of Mr. Barnum witness had charge of TESTIMONY OF A POLICE SERGEANT.

Eugene V. Woodward, sergeant of the Harlem police, related a conversation which he had with an engineer named Wm. Johnson who had been in the employ of the contractors Coyne & Beemer. He was sent by them to work at the boiler, and he took his son with him, thinking that he could not manage both the hoister and the boiler; he worked one day, and finding it impossible to do so informed his employers. Counsel for the contractors here asked the witness whether he was positive that Johnson referred to the boiler which exploded or the one at 136th street. He said that he could not positively swear that he did.

not positively swear that he did.

OFFICER M'KEON EXPLAINS.

Officer McKeon, of the 'iwelfth precinct, being sworn, stated that he had never held any conversation with the man Martin respecting the boiler. Martin testified yesterday that the officer had spoken with him regarding the condition of the

boiler.

Patrick M'Guire, of 116th street and Fourth avenue, was next called. The young man Moore yesterday testided that McGuire, accompanied by him, had, some time previous to the accident, made a minute examination of the boiler and pronounced it a dangerous adar. The witness, upon being interrogated, emphatically denied ever having the conversation with Moore. He stated that he had seen the boiler several times, and saw the man Daggett and his son working around the boiler, and always thought the man Daggett was an engineer.

rineer.

THE BOY ENGINEER.

The next witness called was the boy, William L. Daggett, son of the man Daggett, who attended the hoisting machine. He is an unusually intelligent looking boy, of about 13 years of age. Being sworn, he testified that he had been hired about three weeks previous to the accident to run errands for the engineer, Barnum; I do not remember ever having seen my father leed the fires, or otherwise attend to the boiler, except to look at the steam and water gauges; I do not remember ever having been left alone with the boiler; I have opened the water cocks when Mr. Barnum was senerally in the vicinity of the boiler; I was not present at the time the accident coverred having been sent on an enrand to a: Mr. Sarnum was generally in the vicinity of boiler; I was not present at the time the accit occurred, having been sent on an errand to blacksmith's shop; about 20 minutes before I I saw Barnum examine the boiler; I would netimes receive orders from Mr. Barnum and in the different worksmen belonging to the gang; wages were paid by Mr. Beemer to my father; I not know the amount which my father received my services; I received no specific directions in Mr. Barnum regarding what I should do if e cocks should get out of order; Mr. Barnum is nearly always around the boiler; when Mr. runn left the boiler which exploded he went to e other boiler, which he also had charge of; I nk there was a small crack in the boiler over the or; I did not see it ever covered with white lead dent occurred, having been sent on an errand to the bincksmith's shop; about 20 minutes before I left I saw Barnum examine the boiler; I would sometimes receive orders from Mr. Barnum and from the different workmen belouging to the gang; my wages were paid by Mr. Beemer to my father; I do not know the amount which my father; I do not know the amount which my father received for my services; I received no specific directions from Mr. Barnum regarding what I should do if the cocks should get out of order; Mr. Barnum was nearly always around the boiler; when Mr. Barnum left the boiler which exploded he went to the other boiler, which he also had charge of; I think there was a small crack in the boiler over the door; I did not see it ever covered with white lead or putty; I have sometimes seen little bubbles of water over the crack; I do not remember ever having called the attention of any one to the crack, and supposed they all knew about it.

TESTIMONY OF BARNUM, THE ENGISKER.

Joan Barnum, who was the engineer in charge of the exploded boiler, and who has been in custody since the accident, was called, and said:—live in Newark, N. J.: I am an engineer; I have been in that business fifteen years; I am a licensed engineer; I was licensed about two months ago by Mr. Horton, at Police Headquarters; I passed an examination, but I have not the papers; Mr. Horton, at Police Headquarters; I passed an examination, but I have not the papers; Mr. Horton, at Police Headquarters; I passed an examination, but I have not the papers; Mr. Horton, at Police Headquarters; I passed an examination, but I have not the papers; Mr. Horton, at Police Headquarters; I passed an examination, but I have not the papers; Mr. Horton.

tody since the accident, was called, and said—live in Newark, N. J.; I am an engineer; I have been in that business affreen years; I am a licensed engineer; I was heensed about two months ago by Mr. Horton, at Police Headquarters; I passed an examination, but I have not the papers; Mr. Horton told me it was all right; he did not send me any license; I was also examined in 1885; I then had a legal paper to enable me to practise my profession; I have not it with me now; I was in the employ of Messrs. Coyne & Beemer when this explosion took place; I was engaged as an engineer; they asked me if I was a licensed engineer and I said I was; I was not required to show any papers; they took my word for it; I was put in charge of one boiler; I worked on it seven weeks; about three weeks ago I took enarge of the boiler hat exploded; I received orders as to that engine from Mr. Beemer, and I was told to take charge of the boiler; when I took charge I looked at the boiler and found it in a good position as far as I knew; I was placed in charge of two cheers; to the boiler that exploded I some more 'Mr. Daggett had one, and some of the boiler and some of the water; I did not to see the pump work, and I showed it him; I left nobody else in charge of the boiler by the water; I did not have anybody to take care of the boiler; it exploded about four of clock, I was at 129th street when the explosion took place; I was walking down toward the boiler; I had seen it about twenty minutes before; I then found everything right; I then pumped her up; I did not give any directions about moving; the moving of the boiler was was a sound to the each of the level in the said of the capacity of the boiler was a good fire; ther

Mr. Coyne corroborated the testimony of his part-

ner, and the inquiry was adjourned until 12 of to-day. Parties Bailed in the Boiler Explosion

Case. Yesterday afternoon John Barnum, the engineer who was arrested in connection with the recent boiler explosion in Harlem, was admitted to ball at the Coroners' Office in the sum of \$10,000, Mr. Clyde, one of the contractors, becoming his bondsman. Mr. Clyde also gave ball in \$5,000 and \$2,000, respectively, for Mr. John C. Daggett and his

. April Court by Clark Ley | Lewward & M. Co. of Called Line

covering from the effects of the recent financial panic we here are being plunged still deeper in the mire of distress through the ventilation of criminal negligence or dishonesty on the part of persons entrusted with public and private moneys. The latest financial irregularity-to use a mild term for it-was brought to light this afternoon. The amount involved is fixed at \$175,000. The sufferers are the Eureka and Boatmen's Insurance

ferers are the Eureka and Boatmen's Insurance companies, and the person who was instrumental in impairing their resources to this amount is their secretary, Robert Finney.

This gentleman's standing in the community was above that of ordinary business men. He was secretary of the above named insurance companies since their organization, was a member of the Fire Department Commission, and was secretary of the commission appointed by the government to select a site for the new government buildings. The reason of Finney's embarrassment is his love for specinisting on money which didn't belong to him. Some months ago he invested heavily in stocks, using funds in his possession belonging to the two insurance companies which he represented in speculation. The great financial panic had a severe effect on stocks, as is generally known, and those heid by Mr. Finney didn't escape the astonishing shrinkage which all stocks were subjected to. Pacific Mail he held to a considerable amount. He also operated in the old Linden Lead Company, in the Franklin and Sandy Creek Coal Company, started in 1864 during the great oil excitement, and also held stock in the well-known Ellershausen ironmaking process of five or six years ago.

When he discovered that he was unable to extri-

Ellershausen ironmaking process of five or six years ago.

When he discovered that he was unable to extricate himself from the meshes he had fallen into he made known the facts of the case to the directors of the Eureka and Boatmen's companies. He attempted to conceal nothing, but acknowledged the error he had fallen into and laid all his books and papers before the directors of the companies for examination. He also surrendered all his personal property of every nature, which, it is thought, will realize something like \$40,000.

The Eureka Company has called a meeting of its stockholders to be held next week, when the books are to be fully investigated. Sufficient has been ascertained to show that the company is left entirely safe and that the holders of policies are in no wise jeopardized. The Boatmen's Company also issue a call for a meeting of stockholders for the purpose of looking into the matter. Both these organizations are old established, wealthy concerns, and have done a large marine business on Western waters. They will survive this disaster without doubt.

ANOTHER BANK DEFALCATION.

PHILADELPHIA, Pa., Nov. 20, 1873. Yesterday it was discovered that the discount clerk of the Girard National Bank of this city had disappeared. Upon examination the discount disappeared. Upon examination the discount books of the institution were found to be correct, but a deficiency of \$1,224 87 was found in the receipts for money packages by express. The alleged defaulter was highly thought of by the officials of the bank, who intrusted him with large amounts of money. He has a wife and two children living in the city. His whereabouts is not known. It was reported that he had carried off \$10,000. The cashier states that the deficit is only to the amount stated, which will be made good by his sureties and the bank will lose nothing.

PATERSON'S PANIC.

The Good Intentions of the Mayor and Council Towards the Poor Checked by the Lack of Legal Authority in the Charter of the City.

The Aldermanic Committees of Finance and Streets, seeing that people would starve unless something were done immediately, resolved to set 50 men at work yesterday at breaking stones at \$1 a day. The resolution became noised about so suddenly that the City Hall was literally besieged with applicants, and although only the most needy cases of married men with large families were at tended to, 125 orders were issued for work upon

As soon as the people found out that these orders were being issued several went to Mayor Town-

system in all the plans of relief that have been pro-

A depot for the distribution of whatever pro-

A depot for the distribution of whatever provisions and clothing may be contributed has been established in the Main street Methodist church, but its work is yet limited. It is hoped on all sides that the public meeting on Monday night will result in the perfection of some plan that will put things in systematic shape.

The committee appointed to wait upon the manufacturers to see if they could not reopen their establishments on stock work at nominal wages report considerable encouragement, which may result in getting employment at low wages for a large number. This plan, although much preferable to working in the street, is looked upon with no little dislavor, under the idea that it will establish a precedent in the standard of wages that cannot be overcome, even with the return of better times.

THE WAGES CONFLICT.

Union Printers of Pittsburg Refuse the Newspaper Publishers' Terms-Papers Being "Set Up" by Outside Composi-PITTSBURG, Pa., Nov. 20, 1873.

The trouble existing between the newspaper publishers and the compositors of the Typographical Union culminated this afternoon. The proprietors demanded of the union a reduction in the price of composition of five cents per 1,000 ems, which the printers refused to accede to. The consequence was that the Leader this afternoon made the first move and discharged its force of compositors and put in non-Union men. Thereupon the Dispatch, Commercial, Telegraph and Chronicle followed suit, and thus every morning newspaper in the city is to-night being set up by printers disciaming connection with the Typographical Union.

There is considerable excitement and bitter feeling between the proprietors and the Union compositors, and all approaches to the newspaper offices are guarded by policemen. A number of the morning journals have only a half force of compositors, and are obliged to borrow matter from the evening papers. There is no doubt this action on the part of the newspaper men will have a tendency to injure, if not break down, the Typographical Union here. price of composition of five cents per 1,000 ems,

FIGHTING FAMINE. A Charitable Congress Yesterday at the

Cooper Institute.

About 40 well known gentiemen, representing the various private and public charitable societies of this city, met yesterday alternoon, shortly after four o'clock, in room 24, Cooper Institute, to concert measures by which all such associations may be enabled to co-operate intelligently in refleving the worthy poor during the coming winter. The chair was occupied by Mr. Jackson Schultz. Mr. Louis J. Jackson acted as Secretary of the meeting. Mr. Schultz briedy but pointedly explained the object of the meeting, after which there ensued a lengthened discussion, in which there ensued a lengthened discussion, in which there ensued a lengthened discussion, in which the subject of public and private charities was canvassed in all its bearings, and in which Mr. Coffin, Mr. Woodman, Mr. Pease, of the Howard Mission; Dorman B. Eaton, the venerable Peter Cooper, Rev. Dr. Hall, and Messrs. Laimbeer and Stern, representing the Commissioners of Charities and Correction, and other distinguished gentlemen took part. Mr. Laimbeer complained of the difficulty experienced by the Department of Charities and Correction in getting its money from the Comptroller, even after the appropriations had been made. At the close of the discussion Mr. Dorman B. Eaton offered the following resolution, which was unanimously adopted:—

Resolved, That a committee of seven be appointed, of which the chairman of this meeting shall name the other members, whose duty it shall be chairman, and of which the chairman of this meeting shall name the other members, whose duty it shall be to ascertain the present amount of actual want, and to device and present cannount of actual want, and to device and present amount of actual want, and to device and committee, a subsequent meeting, to be called by and committee, a plan for the relief of the poor during the coming winter, which plan shall, while prevolving raud noon public benevolence and avoiding invitation to become pathers, insure a wise and adequate protection for the suffering poor.

The following committee to serve with himself as chairman was appointed by Mr. Schultz:—Dorman B. Earon, Howard Potter, Charles L. Brace, Rev. Dr. John Hall, wil after four o'clock, in room 24, Cooper Institute, to concert measures by which all such associations

JAPAN.

American Diplomacy at the Court of the Mikado-Presentation of a New United States Minister-His Majesty's Statement of Friendly Feeling-Educational Progress.

УОКОНАМА, Ост. 21, 1873. On the 8th inst. Mr. Blogham was received by His Imperial Majesty the Mikado, and from that time began his career as United States Minister. There nad been some little skirmishing between Mr. Bingham and Mr. De Long as to how and when this interview was to take place. At the audience, when Mr. De Long bade farewell to the Emperor, he referred to his successor in somewhat flattering terms, but when Mr. Bingham handed in his credentials he made no reference whatever to Mr. De

ong.

I give the speeches both of the retiring and inoming Ministers, as well as that of the Emperor:—
SPEECH OF MR. DE LONG.

I give the speeches both of the retiring and incoming Ministers, as well as that of the Emiperor:

SPEECH OF MR. DE LONG.

Your Majesty—Having been relieved from my duty here, I come to bid tarewell. In the name of the President, the government and the people of the United States, I beg to announce the earnest and united wishes of all for the health, well being and continued prosperity of Your Majesty and the people of Japan. I beg to assure Your Majesty and the people of Japan. I beg to assure Your Majesty and the people of Japan. I beg to assure the Resident of the United States to have ever continued the selection of the United States to have ever continued the selection of the Hessien and the President and in my own behalf, Your Majesty's confidence and support so kindly yielded to me in the past), to be bestowed in turn upon the honorable and most distinguished gentleman who wall su ceed me. His age, his great experience in public life and his long service in the highest circles of the United States government, thoroughly qualify him to meet in council with Your Majesty's Ministers. It is my proud privilege to now state that during the entire period of my service here I have met with nothing but kindness and courtesy at the hands of Your Majesty's Ministers; and having received repeated proofs of Imperial favor I turn away with no itselings but those of gratitude and reverence for Your Majesty, respect and esteem for the Ministry and kindregards for the Japanese people.

Venturing for a moment beyond the possibly proper limits of an addeu I beg to say that my government and people, rejoicing at the adoption by Japan of the polley of the Western States, hairs with peculiar pride and pleasure the release of Japanese converts to Christianity from their bonts of capitity, and their being allowed to return to their houses and the removal of the edicts against Christian teaching and practices, as a friendly concession to the opinions of those nations in alliance with Your Majesty bond her shows his barriers of s

mterested spectator.

With all due humility I now bid Your Majesty adleu. With all due humility I now bid Your Majesty adleu.

REPLY OF HIS MAJESTY TO MR. DE LONG.

It is with much pleasure that I have heard, on the eve of your departure, the assurances you give me of the good whises which the President of the United States vouchsafes for the prosperity of this country. I doubt not your successor will meet with the same good will and confidence that have ever been extended to you. It is a source of much gratification to me to know that the intercourse between our Ministers and yourself has never ceased to be mutually agreeable. I fully appreciate the statements you make in praise of certain acts of this government, but which, I apprehend, are possibly overrated; although it has been our constant aim to lead our people toward a ligher grate of civilization. I shall never forget your that they will require the statements will bear this they will require that they will require the property of the statements of health—especially during the long voyage that hes before you.

blessings of health—especially during the long voyage that hes before you. Mr. De Long then introduced as his successor the Hen. John A. Bingham, who addressed His

Mr. De Long then introduced as his successor the Hen. John A. Bingham, who addressed His Majesty as follows:—

SPEECH OF MINISTER BINGHAM.

YOUR MAJESTY—Obedient to the instructions of my government and to my own sense of duty as well it shall be my endeavor by good offices to strengthen, so far as I may be able, the triendship now happily subsisting between Your Majesty's government and my own, and to nd vance the interests of each. It is a pleasure to me to say that I but obey the instruction of the President who has commissioned me when I assure Your Majesty that you have the good will of the President and people of the United States of America, and their best wishes for the prosperity of Your Majesty and the people of Japan. The people whom I represent are not unmindful of the trust and confidence uniformly manifested by Your Majesty's government towards the government and citizens of the United States. Thanking Your Majesty for the distinguished consideration shown me, and sincerely destring that this growing Empire of the East may continue to advance with the advancing civilization of the age, I have the, honor to place in Your Majesty's hands my letter of credence, signed by the President, and authenucated by the great seal of the United States of America.

To which His Majesty returned the customaty relay to the power proposed the new representative.

seal of the United States of America.

To which His Majesty returned the customary reply, welcoming the new representative.

EDUCATIONAL PROGRESS.

The Polytechnic department of the Imperial College of Jeddo was duly opened by the Mikado in person, on the 9th inst. A new building has recently been erected, and the above department is now separated from the intermediate and lower schools. The classes so far formed in the Polytechnic School are five English, three German and two French. The proceedings of the opening were quite interesting. The Mikado was accompanied by all the Ministers of State and all the teachers in governesting. The Mikado was accompanied by all the Ministers of State and all the teachers in government employ were in attendance. An address was delivered by Professor Murray in behalf of the teachers to the Mikado, who read a brief reply thanking the teachers for their efforts in the cause of education in Japan. The students then went through some exercises, after which the Mikado took his leave, when the Japanese officials and the foreign teachers sat down to a cold collation. On the 17th inst, all the officers of the Educational Department, including all the foreign teachers, were invited to a dinner given by His Imperial Majesty.

The Imperial College at To Kio now numbers over 600 scholars, over one-half of which number are studying English.

ERIE CANAL TRANSPORTATION. Great Quantities of Produce in Danger of Being Frozen In-Efforts to For-

Hon. G. A. Dayton, Auditor of the Canai Department, to-day received the following despatch, signed by 18 business firms in New York, Philadeiphia, Rochester and other places in this State:-

phia, Rochester and other places in this State:

West Troy, Nov. 20, 1873.

Hon. G. A. Dayton, Canal Anditor:

Sin.—Between Utica and this point there are at least 125.00 barrels of apples and 75,00 barrels of potatoes, besides nearly 2,000,000 bushels of grain, detained by the sudden closing of the canal. Men money and all necessary help are at hand to forward the property, and we only ask the active and energetic co-operation of the State officers. We think we have a right to demand this in view of the encomous loss accruing in case of failure to get the property through. The canals are from one to two feet lower, and it is impossible to start superintendents with proper ice-breakers. Will you not give this matter your personal attention and authorize and order superintendents and canal officers to extend all possible assistance to the forwarding interests, and that promptly attended to the forwarding interests, and that promptly are to the forwarding interests, and that promptly and promptly attend and give all possible assistance to the forwarding the assistance to the forwarding interests.

St. Johnsville, Nov. 20, 1873.

To G. A. Dayron Albany.

St. Johnsville, Nov. 20, 1873.

To G. A. DAYTON, Albany —

To B. A. DAYTON, Albany —

To B. A. DAYTON, Albany —

To B. A. DAYTON, Auditor.

To B. A. DAYTON, Auditor.

To G. A. DAYTON, Albany —

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To G. A. DAYTON, Audi

CANAL NAVIGATION.

SCHENECTADY, N. Y., Nov. 20, 1873. The canal froze up here last night. The ice is two inches thick. Four or five hundred boats are frozen in between here and Buffalo, loaded with corn, wheat, oats, apples, potatoes and lumber. But few boats passen here yesterday. The ice breaker was in operation yesterday and is ex-pected here to-day. The prospect for further navi-gation is rather bad.

MARRIAGES AND DEATHS.

Married.

BRYAN-POWERS.—On Wednesday evening, November 19, by the Rev. John Cotton Smith, LL. D., STEPHEN G. BRYAN to EMMA POWERS, both of New

vember 19, by the Rev. John Cotton Smith, I.L. D., Stephen G. Bryan to Emma Powers, both of New York.

New Haven papers please copy.

Burd—Horton.—On Wednesday, November 19, at the residence of the bride's parents, by the Rev. C. B. Ford, Eugene W. Burd to Emma L., youngest daughter of Abram Horton, Esq., all of Brooklyn. No cards.

Burns—Williams,—On Wednesday, November 19, at the residence of the bride's parents, by Rev. Cornelius Biauveit, George H. Burns to Mary R., daughter of D. T. Williams, Esq., all of this city.

Close—Brandon,—On Wednesday evening, November 19, 1873, at the residence of the bride's parents, by the Rev. Charles L. Payson, D. Eddar Brandon, Esq., all of this city.

Daly—Barker.—On Wednesday, November 19, by Rev. D. Merrick, S. J., at the Church of St. Francis Xavier, in this city, Joseph P. Daly to Emma Robinson Barker, aughber of Mrs. Hamilton W. Robinson, all of this city.

Miller—Garbner.—On Wednesday, November 19, by the Rev. J. H. Amies, William P. Miller to J. Eleanor, daughter of Charles Gardner, Esq., of Greenpoint.

Harran Robinson, all of this city.

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Harran Robinson, all of this city.

Miller—Garbner.—On Wednesday, November 19, by the Rev. J. H. Amies, William P. Miller to J. Eleanor, daughter of Mrs. John Maxwell, 69 First place, Erooklyn, on Friday, November 219, at the Colog Arther throughter of Cornel and Irlends of Cherk the funeral Services, Mrs. John Maxwell, 69 First place, Clock, Ton, on Friday, November 219, at the Gold, November 219, Tallman.—On Th

at the Reformed church, Lafayette, N. J., by the Rev. W. R. Duryoa, Thebon A. Ramage, of Newark; to Mary Bertton, of the former place. No cards. Reinhart—Varet.—On Wednesday, Novembes 19. by the Rev. J. J. Flood, at the residence of the bride's parents, Charles S. Reinhart to Emile N., daughter of Emile Varet, Esq., all of this city. STOCKWELL—SWEET.—On Wednesday, November 19. at the residence of the bride's parents, by the Rev. B. R. Nye, Leander W. STOCKWELL to Prances, daughter of A. M. Sweet, all of Brooklyn.

Alden.—On Thursday, November 20, 1873; Hannah, the wife of Joseph Alden, in the 68th year of her age.

The relatives and friends of the family are respectfully invited to attend the funeral service, on Sunday, November 23, at three o'clock P. M., from her late residence, No. 26 Jones street, between Bleecker and Fourth.

ANDERSON.—At Woody Crest, West Morrisania, on Wednesday, November 19, Harrier Schuylen, daughier of the late Smith W. Anderson.

Belatives and friends are respectfully invited to attend the funeral, from her late residence, on saturday, 22d inst., at one o'clock P. M. Carriages at Meirose depot on the arrival of the 12:05 P. M. train from Grand Central depot.

Baile.—In Jersey City, on Wednesday, November 19, Richard D. Baile, aged 43 years.

Relatives and friends of the family, Manhattan Lodge, No. 62, A., F. and A. M., of New York, and sister lodges are invited to attend his inneral, on Monday, November 24, at twelve o'clock, from his late residence, 222 Mercer street, and from St. Mark's Episcopal church, corner of Montgomery and Grove streets, at half-past twelve o'clock. Barnum.—Of paralysis, on Wednesday, November 19, at her residence, 438 Flith avenue, Charity, wife of P. T. Barnum, aged 65 years.

Funeral at Bridgeport, Conn., on Saturday, November 22, at one o'clock, P. M. Friends of the family are respectfully invited to attend, without further notice.

Church.—On Thursday, November 20, of peritonitis, James H. Church, in the 32th year of his age.

Relatives and friends are respectfully invited to attend the funeral, at his late residence. No. 46th West Forty-seventh street, on Sunday, 23d inst., at one P. M.

Clark, The Clark, in the 28th year of his age.

one P. M.

CLARK.—On Wednesday, November 19, RACHEL DUSENBURY, wife of Isaac V. Clark, in the 70th year of her age.

Funeral on Friday, November 21, at one P. M., from her son's residence, J. D. Clark, 417 West Twenty-third street, Friends and relatives are respectfully invited to attend.

COLEMAN.—On Taursday, November 20, ANNIE COLEMAN, a native of Keemare, county Kerry, Ireland.

The relatives and friends are respectfully invited to attend the funeral, from her sister's residence, No. 6 Second avenue, on Saturday morning, at ten

CURTIS.—On Thursday, November 20, Mrs. Susan

CUETIS.—On Thursday, November 20, Mrs. SUSAN CUETIS, widow of George Curtis.
Funeral services at the residence of her son-inlaw, Moses Knapp, No. 384 Bleecker street, this (Friday) evening, November 21, at eight o'clock.
Boston papers please copy.
DIXON.—On Thursday morning, November 20, ESTELLE, only daughter of Alexander H. and Emma Dixon, aged 4 years and 10 months.
Relatives and iriends of the family are respectfully invited to attend the funeral, from the residence of her parents, at Tarrytown, on Saturday, at half-past two.
Down.—On Thursday, November 20, Michažle-Down.

toily invited to attend the funeral, from the residence of her parents, at Tarrytown, on Saturday, at half-past two.

Down.—On Thursday, November 20, Michaeld Down.—The friends of the family are respectfully invited to attend the funeral, from his late residence, 154 Degraw street. Brooklyn, on Sanday, 234 inst., at two o'clock P. M.

EARLE.—At Hackensack, N. J., on Wednesday, November 19, Maria, wife of Richard W. Earle, aged 59 years.

Relatives and friends are invited to attend the funeral, on Saturday next, at twelve M., at her late residence, and at half-past twelve o'clock at Rev. J. Y. Debaum's church, Hackensack.

Givnn.—On Thursday, November 20, Michaeld, Joseph, son of M. J. and Ellen Glynn, aged 5 years, months and 12 days.

The friends of the family are invited to attend the inneral, from the residence of his parents, 82 Hester street, corner Allen, on Saturday, 22d inst., at twelve o'clock.

Gourlay.—In Jersey City, on Wednesday, November 19, James Gourlay, aged 70 years.

Relatives and friends of the family are respectively invited to attend its funeral, this (Friday) afternoon, November 21, at three o'clock, from his late residence, 396 Fourth street, Jersey City. His remains will be taken to Hibron, Washington county, New York, for interment.

Hoff, —On Wednesday, November 19, Daniel S.—Hoff, aged 47 years.

The friends of the family, also the members of Sylvan Grove Lodge, F. A. M., Corinthian Chapter, and Manhattan Commandery are respectfully invited to attend the funeral, from the Baolist church, Thirty-third street, between Eightn and Ninth avenues, on Monday, November 24, at eleven A. M., Hollenbeck, aged 2 years, 4 months and 10 days.

The relatives and friends of the family are respectfully invited to attend the funeral, from the residence of her parents, 501 West Thurty-third street, on Friday, November 20, Louisa E., wife of Samuel Love.

Notice of funeral hereafter.

Howken.—On Wednesday, November 19, Magneral will take place on Saturday, November 20, Samuel Love.

Notice of inneral he

vember 20, 1873, Mary A. Labagh, in the 69th year of her age.

Funeral services at her late residence, 148 Division avenue, this (Friday) alternoon, at four o'clock, Remains to be taken to East Chester, N.Y. Lavender,—In Brooklyn, on Wednesday, November 19, Eddie, and 16 days.

Relatives and irlends are invited to attend the funeral, from 389 Hicks street, Brooklyn, on Priday, November 21, at twelve o'clock.

Linen.—James Linen, at the residence of his friend, William Gibson, 22 Beekman place, East Fifteth street.

Notice of funeral on Saturday morning.

California papers please copy.

Mahon.—Suddenly, in Brooklyn, on Thursday, November 20, Miss Ann Mahon, aged 44 years.

The relatives and friends of the family are respectfully invited to attend her funeral, from the residence of her mother, 249 Bridge street, on Saturday, November 22, at twelve o'clock.

Mendel.—In Williamsburg, on Thursday, November 20, Emma Mendel, wife of Louis Mendel, in her 30th year.

Funeral will take place from the Mission Chapel, 106 North Third street, near Third, on Friday, November 12, at two P. M. Relatives and irlends are respectfully invited to attend.

MERBELL.—At Camden, N. J., on Wednesday, November 19, James Menrell, Secretary of the National Trust Company of New York.

The relatives and friends are invited to attend the funeral, from the residence of B. H. Browning, 606 Cooper street, Camden, N. J., on Saturday, 22d inst., at twelve o'clock M.

METZGER.—On Wednesday, November 19, at his residence, 21 Spring street, after a lingering illness, Jacob Metzger, aged 59 years.

The relatives and friends are invited to attend the funeral, inom the residence of B. H. Browning, 606 Cooper street, Camden, N. J., on Saturday, 22d inst., at twelve o'clock M.

METZGER.—On Wednesday, November 19, at his residence, 21 Spring street, after a lingering illness, Jacob Metzger, aged 59 years.

The relatives and friends of the family are respectfully invited to attend the funeral, on Friday, November 21, at half-past one o'clock, also the memb

California papers please copy.

Moore.—At Richmond. Staten Island, on Thursday, November 20, T. W. Charles Moore, aged 79 years.

Notice of funeral hereafter.

McGavic.—At Jacksonville, Fla., at the National Hotel, on Thursday, November 13, Prark E. McGavic, of Keokuk, Iowa, aged 25 years and 13 days.

St. Louis papers please copy.

ODELL.—At Mount Vernon. Westchester county, N. Y., on Wednesday, November 19, Lawrence.

Friends of the family are respectfully invited to attend the funeral, from his late residence, on Saturday, November 22, at two o'clock P. M. New Haven train leaves Grand Central Depot, at twelve o'clock. Carriages will be in walting at Mount Vernon depot.

Powers, aged 48 years.

The members of the F. D., N. Y., also members of Company 22, Volunteer Fire Department, and relatives and friends of the family are respectfully invited to attend his funeral from his late residence, 162 Madison street; fromthence, at half-past nine o'clock, to St. Andrew's church, where a solemn requiem mass will be offered for the repose of his soul, and from thence to Calvary Cemetery at half-past one, this (Friday) afternoon, November 21.

Safford.—In Franklin, N. J., on Wednesday, November 19, Carrieds afternoon, November 21.

Safford.—In Franklin, N. J., on Wednesday, November 19, Carrieds are respectfully invited to attend the funeral, from the residence of her annt, Mrs. John Maxwell, 69 First place, Brooklyn, on Friday, November 23.

Relatives and friends are respectfully invited to attend the funeral, from the residence of her annt, Mrs. John Maxwell, 69 First place, Brooklyn, on Friday, November 23.

Relatives and friends are respectfully invited to attend the funeral of Cornellos Sherham.—The funeral of Cornellos Sherham.—The funeral of Cornellos Sherham.—The funeral of Cornellos Sherham.—The funeral of Cornellos Rherham.—The funeral of Coc